



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** FIRSTBANK HOLDING COMPANY

**City/State** LAKEWOOD, CO

## Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 25,948,259

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**FIRSTBANK HOLDING COMPANY**  
**12345 W COLFAX AVENUE**  
  
**LAKEWOOD, CO 80215**

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	24,722,669	19,876,838	22,036,982	19,107,642	18,059,784
Net income (\$000)	60,918	58,481	237,688	270,800	271,116
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.60	2.67	42	3.28	2.94	71	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73
+ Non-interest income	0.52	1.13	21	0.64	1.12	26	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24
- Overhead expense	1.82	2.28	22	2.33	2.68	35	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
- Provision for credit losses	0.03	-0.12	75	0.07	0.88	4	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	50	0	0	28
+ Other tax equivalent adjustments	0	0	3	0.01	0	94	0.01	0	90	0.02	0	92	0.01	0	90
= Pretax net operating income (tax equivalent)	1.28	1.78	15	1.54	0.64	90	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84
Net operating income	0.99	1.36	17	1.18	0.48	90	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78
Net income	0.99	1.35	18	1.18	0.48	90	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.76	3.18	25	3.74	4.09	25	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34
Interest expense	0.09	0.29	9	0.36	0.85	11	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10
Net interest income (tax equivalent)	2.68	2.88	31	3.38	3.24	55	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.02	0.16	22	0.03	0.27	13	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19
Earnings coverage of net loan and lease losses (X)	121.79	25.70	90	105.10	17.23	93	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.49	25	0.96	1.32	22	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54
Allowance for loan and lease losses / Total loans and leases	1.11	1.47	26	0.96	1.30	23	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.70	3	0.05	0.63	3	0.09	0.71	4	0.05	0.57	4	0.06	0.61	4
30-89 days past due loans and leases / Total loans and leases	0.29	0.33	56	0.48	0.52	50	0.51	0.39	71	0.55	0.43	73	0.62	0.44	80
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-10.42	-0.51	20	-9.45	14.37	3	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5
Net short-term noncore funding dependence	-10.86	-6.88	32	-10.25	4.94	8	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17
Net loans and leases / Total assets	51.72	60.99	19	56.95	64.23	20	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
<b>Capitalization</b>															
Tier 1 leverage ratio	7.77	9.15	10	9.08	9.43	45	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34
Holding company equity capital / Total assets	7.44	10.72	6	9.22	11.64	17	8.02	11.16	8	9.23	12.43	14	9.07	12.22	8
Total equity capital (including minority interest) / Total assets	7.44	10.85	5	9.22	11.80	15	8.02	11.29	6	9.23	12.57	10	9.07	12.27	7
Common equity tier 1 capital / Total risk-weighted assets	15.36	12.57	87	16.43	11.64	91	15.77	12.38	86	16.50	12.17	90	16.14	12.12	86
Net loans and leases / Equity capital (X)	6.95	5.73	75	6.18	5.59	66	6.63	5.58	75	6.18	5.21	73	6.33	5.29	74
Cash dividends / Net income	63.34	23.13	98	65.58	81.34	55	64.59	42.30	83	46.79	33.12	77	33.38	27.31	62
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	28.04	16.49	79	6.08	11.31	34	22.53	16.68	68	7.50	9.26	56	5.73	7	58
Equity capital	3.36	9.13	26	7.03	5.70	63	6.48	6.99	53	9.36	10.49	61	10.07	7.89	72
Net loans and leases	16.28	7.22	79	7.37	9.91	52	14.24	9.07	75	6.74	9.10	56	5.39	7.89	41
Noncore funding	-25.10	-25.09	55	62.10	16.35	87	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	93.34	102.85	9	92.86	103.91	4	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12
Cash from ops + noncash items + op expense / Op expense + dividends	102.17	98.58	48	139.60	176.81	47	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	139,001	134,471	557,784	536,290	495,610	3.37	42.50
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	134,022	129,208	536,696	518,007	481,139	3.73	39.68
Tax-exempt income on loans and leases.....	4,979	5,263	21,088	18,283	14,471	-5.40	211.77
Estimated tax benefit on income on loans and leases.....	1,305	1,324	5,465	4,497	3,585	-1.46	53.35
Income on loans and leases (tax equivalent).....	140,306	135,795	563,249	540,787	499,195	3.32	42.59
Investment interest income (tax equivalent).....	24,759	41,561	115,810	196,092	191,167	-40.43	-34.09
Interest on balances due from depository institutions.....	177	2,669	3,913	17,281	9,323	-93.37	-67.82
Interest income on other earning assets.....	466	372	1,444	1,669	1,485	25.27	223.61
Total interest income (tax equivalent).....	165,708	180,397	684,416	755,829	701,170	-8.14	21.26
Interest on time deposits of \$250K or more.....	633	2,237	5,275	7,187	1,523	-71.70	
Interest on time deposits < \$250K.....	1,560	4,598	11,672	15,604	6,794	-66.07	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,072	9,939	13,360	65,698	49,833	-89.21	-58.11
Interest on other borrowings and trading liabilities.....	1,925	629	6,526	2,724	5,807	206.04	-1.03
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	5,190	17,403	36,833	91,213	63,957	-70.18	-18.36
Net interest income (tax equivalent).....	160,518	162,994	647,583	664,616	637,213	-1.52	23.19
Non-interest income.....	32,441	31,936	126,328	134,240	134,865	1.58	13.24
Adjusted operating income (tax equivalent).....	192,959	194,930	773,911	798,856	772,078	-1.01	21.40
Overhead expense.....	112,198	115,672	423,771	435,809	412,298	-3.00	23.16
Provision for credit losses.....	1,941	3,233	43,482	12,567	7,652		225.67
Securities gains (losses).....	0	0	0	69	-255		-100.00
Other tax equivalent adjustments.....	-213	703	1,177	3,384	2,117		
Pretax net operating income (tax equivalent).....	78,961	76,632	307,774	354,010	354,128	3.04	17.22
Applicable income taxes.....	15,571	14,585	57,307	68,442	69,103	6.76	-12.36
Tax equivalent adjustments.....	2,472	3,566	12,779	14,768	13,909	-30.68	-56.68
Applicable income taxes (tax equivalent).....	18,043	18,151	70,086	83,210	83,012	-0.60	-23.13
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	60,918	58,481	237,688	270,800	271,116	4.17	38.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	60,918	58,481	237,688	270,800	271,116	4.17	38.79
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	60,918	58,481	237,688	270,800	271,116	4.17	38.79
Investment securities income (tax equivalent).....	24,759	41,561	115,810	196,092	191,167	-40.43	-34.09
US Treasury and agency securities (excluding mortgage-backed securities).....	262	4,605	8,734	22,250	22,825	-94.31	-78.44
Mortgage-backed securities.....	15,583	25,872	63,338	122,009	109,994	-39.77	-14.75
All other securities.....	8,914	11,084	43,738	51,833	58,348	-19.58	-50.67
Cash dividends declared.....	38,584	38,352	153,526	126,704	90,505	0.60	99.10
Common.....	38,435	38,212	152,923	126,146	90,001	0.58	99.19
Preferred.....	149	140	603	558	504	6.43	79.52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.68	2.96	27	3.63	3.72	41	3.11	3.27	33	3.96	4	48	3.88	3.87	54
Less: Interest expense .....	0.08	0.27	9	0.35	0.78	12	0.17	0.48	10	0.48	0.98	12	0.35	0.79	10
Equals: Net interest income (tax equivalent) .....	2.60	2.67	42	3.28	2.94	71	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73
Plus: Non-interest income .....	0.52	1.13	21	0.64	1.12	26	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24
Equals: adjusted operating income (tax equivalent) .....	3.12	3.87	14	3.92	4.12	40	3.51	4.04	25	4.18	4.41	39	4.28	4.46	41
Less: Overhead expense .....	1.82	2.28	22	2.33	2.68	35	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
Less: Provision for credit losses .....	0.03	-0.12	75	0.07	0.88	4	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	2
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	50	0	0	50
Plus: other tax equivalent adjustments .....	0	0	3	0.01	0	94	0.01	0	90	0.02	0	92	0.01	0	90
Equals: Pretax net operating income (tax equivalent) .....	1.28	1.78	15	1.54	0.64	90	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84
Less: Applicable income taxes (tax equivalent) .....	0.29	0.40	19	0.37	0.16	87	0.32	0.23	76	0.44	0.36	74	0.46	0.33	86
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	0.99	1.36	17	1.18	0.48	90	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.99	1.35	18	1.18	0.48	90	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Memo: Net income (last four quarters) .....	1.03	1.07	45	1.36	0.98	82	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Net income—BHC and noncontrolling (minority) interest .....	0.99	1.37	16	1.18	0.49	90	1.08	0.83	74	1.42	1.20	75	1.50	1.25	78
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97	93.08	89	97.08	91.24	95	96.85	92.32	92	97.11	91.05	96	96.91	91.48	94
Average interest-bearing funds / Average assets .....	83.16	62.97	95	83.58	66.92	93	82.17	64.06	94	83.36	65.57	95	83.41	65.56	94
Interest income (tax equivalent) / Average earning assets .....	2.76	3.18	25	3.74	4.09	25	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34
Interest expense / Average earning assets .....	0.09	0.29	9	0.36	0.85	11	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10
Net interest income (tax equivalent) / Average earning assets .....	2.68	2.88	31	3.38	3.24	55	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.20	4.05	64	4.71	4.74	55	4.50	4.27	68	4.90	5.09	44	4.76	4.95	45
Interest-bearing bank balances .....	0.06	0.10	11	0.98	1.16	41	0.27	0.27	52	1.85	2.04	37	1.56	1.64	42
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44			2.17	
Trading assets .....		0.39			0.75			0.60			0.99			1.11	
Total earning assets .....	2.72	3.15	23	3.68	4.05	26	3.15	3.51	25	4.01	4.36	27	3.94	4.20	32
Investment securities (tax equivalent) .....	1.04	1.84	5	2.53	2.60	41	1.66	2.25	11	3.06	2.76	79	3.05	2.68	79
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.27	1.30	8	1.88	2.31	35	1.32	1.75	30	2.58	2.32	74	2.30	2.05	70
Mortgage-backed securities .....	0.71	1.60	2	2.26	2.49	22	1.09	2.05	2	2.68	2.61	62	2.56	2.50	59
All other securities .....	4.75	2.93	90	4.46	3.62	82	4.92	3.24	88	5.36	4.06	84	5.64	4.20	85
Interest-bearing deposits .....	0.06	0.26	8	0.41	0.90	12	0.17	0.53	7	0.56	1.10	12	0.39	0.81	12
Time deposits of \$250K or more .....	0.77	0.82	48	1.86	1.83	50	1.31	1.42	37	1.99	1.96	47	0.79	1.44	8
Time deposits < \$250K .....	0.63	0.78	40	1.61	1.69	42	1.09	1.36	23	1.49	1.82	29	0.77	1.29	16
Other domestic deposits .....	0.02	0.17	2	0.27	0.71	7	0.08	0.36	2	0.46	0.93	14	0.36	0.67	16
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....		0.18			1.14		0.66	0.62	67	0	1.86	2	0	1.51	1
Other borrowed funds and trading liabilities .....	10.32	1.38	97	3.56	1.90	95	9.38	1.50	99	2.51	2.38	61	2.18	2.28	46
All interest-bearing funds .....	0.10	0.42	4	0.42	1.15	4	0.20	0.74	2	0.57	1.49	5	0.42	1.19	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	32,441	31,936	126,328	134,240	134,865
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	10,130	12,339	42,552	51,510	49,052
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	599	-368	-749	-17	2,059
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,644	1,558	10,071	5,683	3,668
Other non-interest income	19,068	18,407	74,454	77,064	80,086
Total overhead expenses	112,198	115,672	423,771	435,809	412,298
Personnel expense	73,637	68,712	249,153	253,691	233,096
Net occupancy expense	12,319	12,362	51,000	49,645	48,101
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	26	26	106	106	106
Other operating expenses	26,216	34,572	123,512	132,367	130,995
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,791	2,960	2,836	2,973	2,837
Average personnel expense per employee	26.38	23.21	87.85	85.33	82.16
Average assets per employee	8,858	6,715.15	7,770.45	6,427.06	6,365.80

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	58.97	59.31	48	60.22	63.90	41	55.59	62.28	27	55.34	61.29	23	54.23	60.88	21
<b>Percent of Average Assets</b>															
Total overhead expense	1.82	2.28	22	2.33	2.68	35	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
Personnel expense	1.19	1.28	42	1.38	1.36	53	1.13	1.30	31	1.33	1.41	41	1.29	1.44	36
Net occupancy expense	0.20	0.24	26	0.25	0.27	37	0.23	0.26	34	0.26	0.28	42	0.27	0.28	43
Other operating expenses	0.42	0.73	8	0.70	0.98	29	0.56	0.94	14	0.69	0.97	27	0.73	0.97	26
Overhead less non-interest income	1.29	1.10	64	1.69	1.47	70	1.35	1.25	55	1.58	1.32	66	1.54	1.38	57
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	58.15	58.69	45	59.34	63.38	41	54.76	61.82	24	54.55	60.64	22	53.40	60.37	19
Personnel expense	38.16	33.28	76	35.25	33.17	62	32.19	32.36	44	31.76	32.39	44	30.19	32.51	32
Net occupancy expense	6.38	6.42	51	6.34	6.75	41	6.59	6.58	51	6.21	6.52	44	6.23	6.48	43
Other operating expenses	13.60	18.45	16	17.75	22.88	28	15.97	22.28	20	16.58	21.20	26	16.98	20.90	27
Total non-interest income	16.81	28.42	24	16.38	26.40	28	16.32	28.83	24	16.80	29.23	24	17.47	28.50	24
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	5.25	3.21	83	6.33	3.92	84	5.50	3.27	84	6.45	3.88	84	6.35	4.15	78
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.31	0.99	51	-0.19	-0.41	25	-0.10	0.01	23	0	0.28	12	0.27	0.65	47
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.37	3.74	39	0.80	1.88	42	1.30	3.92	40	0.71	1.86	33	0.48	1.61	34
Other non-interest income	9.88	8.65	66	9.44	9.85	58	9.62	9.65	59	9.65	10.04	60	10.37	9.86	63
Overhead less non-interest income	41.33	29.66	80	42.96	36.23	68	38.43	31.93	67	37.75	31.06	66	35.93	31.46	59
Applicable income taxes / Pretax net operating income (tax equivalent)	19.72	21.04	34	19.03	17.54	51	18.62	18.63	44	19.33	20.56	38	19.51	19.04	49
Applicable income tax + TE / Pretax net operating income + TE	22.85	22.74	52	23.69	22.86	58	22.77	21.18	55	23.50	23.23	56	23.44	21.56	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	11,458,861	10,838,262	11,276,010	10,698,436	10,098,850	5.73	33.85
Commercial and industrial loans	1,454,216	196,859	1,233,899	188,546	177,482	638.71	1018.54
Loans to individuals	64,756	76,686	71,463	87,396	90,356	-15.56	-26.63
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	22	30		
Other loans and leases	594,031	542,275	586,957	530,628	409,845	9.54	173.74
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,571,864	11,654,082	13,168,329	11,505,028	10,776,563	16.46	50.86
Less: Allowance for loan and lease losses	150,705	111,600	149,408	109,093	100,085	35.04	69.05
Net loans and leases	13,421,159	11,542,482	13,018,921	11,395,935	10,676,478	16.28	50.68
Debt securities that reprice or mature in over 1 year	8,546,640	5,527,066	8,794,043	5,656,490	6,157,910	54.63	56.78
Mutual funds and equity securities	508	119	155	215	139	326.89	
Subtotal	21,968,307	17,069,667	21,813,119	17,052,640	16,834,527	28.70	53.00
Interest-bearing bank balances	1,306,090	1,059,602	1,090,000	1,127,543	580,718	23.26	75.82
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,389,347	1,096,282	271,634	764,580	227,488	26.73	2237.32
Trading assets	0	0	0	0	0		
Total earning assets	24,663,744	19,225,551	23,174,753	18,944,763	17,649,518	28.29	62.36
Non-interest-bearing cash and due from depository institutions	344,405	168,949	372,663	189,369	180,339	103.85	138.08
Premises, fixed assets, and leases	302,804	327,854	310,465	329,322	331,513	-7.64	-11.65
Other real estate owned	3,456	1,659	3,192	1,124	1,575	108.32	-42.50
Investment in unconsolidated subsidiaries	0	0	0	0	928		-100.00
Intangible and other assets	633,850	542,107	609,868	506,734	414,289	16.92	62.92
Total assets	25,948,259	20,266,120	24,470,941	19,971,312	18,578,162	28.04	61.42
Quarterly average assets	24,722,669	19,876,838	23,816,650	19,675,376	18,459,531	24.38	58.63
Average loans and leases (YTD)	13,356,168	11,526,810	12,517,936	11,041,088	10,479,349	15.87	50.41
<b>Memoranda</b>							
Loans held-for-sale	25,332	29,441	19,248	21,299	3,229	-13.96	328.56
Loans not held-for-sale	13,546,532	11,624,641	13,149,081	11,483,729	10,773,334	16.53	50.68
Real estate loans secured by 1-4 family	7,060,338	6,873,960	7,086,139	6,778,578	6,494,558	2.71	26.66
Commercial real estate loans	4,392,889	3,958,505	4,183,920	3,913,298	3,596,896	10.97	47.28
Construction and land development	937,651	890,399	894,196	945,839	1,048,435	5.31	26.89
Multifamily	744,545	640,694	644,497	606,386	528,219	16.21	79.68
Nonfarm nonresidential	2,710,693	2,427,412	2,645,227	2,361,073	2,020,242	11.67	48.18
Real estate loans secured by farmland	5,634	5,797	5,951	6,560	7,396	-2.81	45.85
Total investment securities	9,936,495	6,623,467	9,065,832	6,421,285	6,392,322	50.02	79.33
U.S. Treasury securities	0	725,876	0	509,050	279,313	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	384,911	258,943	336,777	208,972	792,619	48.65	80.73
Municipal securities	772,826	1,016,693	741,474	891,824	1,036,466	-23.99	-31.43
Mortgage-backed securities	8,778,250	4,621,836	7,987,426	4,811,224	4,283,785	89.93	111.55
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	508	119	155	215	139	326.89	
Available-for-sale securities	9,097,625	5,265,115	8,088,336	4,993,149	4,079,537	72.79	195.59
U.S. Treasury securities	0	725,876	0	509,050	239,354	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	384,911	243,943	336,777	193,973	194,596	57.79	754.83
Municipal securities	288,871	373,225	195,073	235,432	333,986	-22.60	-34.45
Mortgage-backed securities	8,423,843	3,922,071	7,556,486	4,054,694	3,311,601	114.78	231.56
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	57,133	56,171	70,086	63,451	22,856	1.71	-17.92
Available-for-sale securities appreciation (depreciation)	-254	69,882	78,395	50,939	30,816		
Structured notes, fair value	24,990	0	0	0	130,019		-74.18
Pledged securities	1,168,516	1,274,561	1,140,399	1,108,569	1,149,174	-8.32	-18.77

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,335,183	1,510,109	2,084,182	1,543,087	1,400,123	54.64	95.51
NOW, ATS and transaction accounts .....	762,608	599,493	742,520	597,616	543,682	27.21	41.51
Time deposits less brokered deposits < \$250K .....	973,576	1,131,152	996,864	1,141,872	890,882	-13.93	
MMDA and other savings accounts .....	19,098,050	14,477,232	17,712,662	14,174,093	13,663,152	31.92	66.67
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	23,169,417	17,717,986	21,536,228	17,456,668	16,497,839	30.77	66.87
Time deposits of \$250K or more .....	319,286	483,248	340,470	480,329	180,317	-33.93	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	65,497	40,115	64,973	62,286	59,258	63.27	1.78
Other borrowings w/remaining maturity over 1 year .....	14,232	14,482	14,296	14,543	14,777	-1.73	-44.22
Brokered deposits < \$250K .....	7,456	4,871	5,802	4,435	5,827	53.07	
Noncore funding .....	406,471	542,716	425,541	561,593	260,179	-25.10	-42.64
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	30,518		-100.00
Other liabilities .....	440,527	136,410	546,741	109,962	104,239	222.94	392.23
Total liabilities .....	24,016,415	18,397,112	22,508,510	18,128,223	16,892,775	30.54	63.00
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	21,278	21,044	21,730	21,535	20,380	1.11	79.05
Common stock .....	100,767	73,365	90,073	70,317	55,432	37.35	134.27
Common surplus .....	34,584	34,339	42,450	38,200	32,216	0.71	281.93
Retained earnings .....	1,775,408	1,687,685	1,749,199	1,674,718	1,554,179	5.20	46.73
Accumulated other comprehensive income .....	-193	52,575	58,979	38,319	23,180		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,931,844	1,869,008	1,962,431	1,843,089	1,685,387	3.36	44.13
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,931,844	1,869,008	1,962,431	1,843,089	1,685,387	3.36	44.13
Total liabilities and capital .....	25,948,259	20,266,120	24,470,941	19,971,312	18,578,162	28.04	61.42
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,335,183	1,510,109	2,084,182	1,543,087	1,400,123	54.64	95.51
Interest-bearing deposits .....	21,160,976	16,695,996	19,798,318	16,398,345	15,283,860	26.74	59.00
Total deposits .....	23,496,159	18,206,105	21,882,500	17,941,432	16,683,983	29.06	62.00
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,962,431	1,843,089	1,843,089	1,685,387	1,531,240		
Accounting restatements .....	9,269	0	0	168	0		
Net income .....	60,918	58,481	237,688	270,800	271,116		
Net sale of new perpetual preferred stock .....	-910	-997	-548	323	-120		
Net sale of new common stock .....	-2,108	-7,469	15,067	-2,024	-10,814		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	38,584	38,352	153,526	126,704	90,505		
Change in other comprehensive income .....	-59,172	14,256	20,661	15,139	-15,530		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,931,844	1,869,008	1,962,431	1,843,089	1,685,387		

BHC Name

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### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	44.16	36.10	68	53.48	38.37	75	46.08	36.22	68	53.57	37.78	73	54.36	37.19	78
Commercial and industrial loans	5.60	13.88	11	0.97	12.73	5	5.04	13.52	12	0.94	12.02	5	0.96	12.85	5
Loans to individuals	0.25	3.42	20	0.38	3.84	20	0.29	3.40	20	0.44	4.20	23	0.49	4.31	23
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	23	0	0.30	24
Other loans and leases	2.29	4.29	36	2.68	4.96	36	2.40	4.63	32	2.66	5.01	37	2.21	5	29
Net loans and leases	51.72	60.99	19	56.95	64.23	20	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Debt securities over 1 year	32.94	16.70	97	27.27	14.63	95	35.94	15.55	97	28.32	14.60	96	33.15	14.63	96
Mutual funds and equity securities	0	0.06	34	0	0.05	32	0	0.05	31	0	0.06	31	0	0.06	29
Subtotal	84.66	78.43	76	84.23	80.12	58	89.14	78.16	92	85.39	79.65	63	90.61	79.97	93
Interest-bearing bank balances	5.03	9.08	28	5.23	4.14	65	4.45	7.51	31	5.65	3.06	76	3.13	3.04	60
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	5.35	1.59	91	5.41	1.72	90	1.11	1.68	44	3.83	1.91	81	1.22	1.96	49
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	95.05	91.48	90	94.87	89.78	95	94.70	91.05	91	94.86	89.53	96	95	89.74	94
Non-interest cash and due from depository institutions	1.33	1	79	0.83	1.12	29	1.52	1.07	88	0.95	1.14	35	0.97	1.21	34
Other real estate owned	0.01	0.02	56	0.01	0.03	28	0.01	0.02	54	0.01	0.03	26	0.01	0.04	26
All other assets	3.62	7.44	4	4.30	9.05	4	3.77	7.82	3	4.19	9.27	3	4.03	8.98	7
<b>Memoranda</b>															
Short-term investments	10.39	11.92	49	10.64	7.73	75	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47
U.S. Treasury securities	0	0.98	13	3.58	0.86	87	0	0.84	17	2.55	1.03	76	1.50	1.04	70
US agency securities (excluding mortgage-backed securities)	1.48	0.73	78	1.28	0.51	80	1.38	0.63	78	1.05	0.54	76	4.27	0.69	92
Municipal securities	2.98	1.77	74	5.02	1.44	89	3.03	1.69	73	4.47	1.34	87	5.58	1.62	90
Mortgage-backed securities	33.83	12.38	98	22.81	11.43	93	32.64	11.75	98	24.09	11.44	93	23.06	11.13	94
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.10	0.46	32	0.15	0.40	42	0.08	0.52	27	0.11	0.39	36	0.02	0.30	26
Loans held for investment	52.21	61.15	19	57.36	64.43	21	53.73	61.72	22	57.50	63.50	25	57.99	63.93	26
Real estate loans secured by 1-4 family	27.21	11.69	94	33.92	13.18	95	28.96	11.91	94	33.94	13.29	94	34.96	13.46	96
Revolving	1.42	1.51	56	2.26	2.02	59	1.53	1.66	55	2.20	2.07	57	2.39	2.27	57
Closed-end, secured by first liens	25.47	9.76	93	31.02	10.62	95	27.05	9.81	95	31.03	10.69	94	31.79	10.57	96
Closed-end, secured by junior liens	0.33	0.21	79	0.64	0.28	87	0.38	0.22	82	0.71	0.28	89	0.78	0.31	89
Commercial real estate loans	16.93	22.27	35	19.53	23.11	41	17.10	22.22	34	19.59	22.23	43	19.36	21.58	46
Construction and land development	3.61	3.32	56	4.39	3.46	62	3.65	3.40	57	4.74	3.44	67	5.64	3.51	78
Multifamily	2.87	3.21	58	3.16	3.23	58	2.63	3.12	51	3.04	3.01	58	2.84	2.72	63
Nonfarm nonresidential	10.45	14.77	30	11.98	15.32	37	10.81	14.72	33	11.82	14.69	39	10.87	14.44	39
Real estate loans secured by farmland	0.02	0.33	37	0.03	0.35	37	0.02	0.33	37	0.03	0.36	38	0.04	0.41	43

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	84.43	57.91	93	93	57.83	97	85.63	57.15	93	92.99	57.46	98	93.71	56.49	97
Real estate loans secured by 1-4 family	52.02	19.43	97	58.98	20.44	98	53.81	19.43	97	58.92	20.75	98	60.27	21.10	98
Revolving	2.71	2.45	58	3.92	3.09	62	2.85	2.64	57	3.81	3.15	58	4.13	3.50	59
Closed-end	49.31	16.76	97	55.06	17.13	98	50.97	16.59	97	55.11	17.39	98	56.14	17.39	98
Commercial real estate loans	32.37	35.36	41	33.97	34.31	44	31.77	34.63	42	34.01	33.52	46	33.38	32.14	48
Construction and land development	6.91	5.29	65	7.64	5.12	73	6.79	5.26	66	8.22	5.09	75	9.73	5.20	80
1-4 family	1.87	1.05	77	2.53	0.98	83	1.87	0.93	78	2.53	0.94	83	2.72	1.02	84
Other	5.04	4.21	61	5.11	4	67	4.92	4.19	61	5.69	4.02	71	7.01	4.05	82
Multifamily	5.49	5.08	64	5.50	4.90	66	4.89	4.96	58	5.27	4.69	67	4.90	4.10	67
Nonfarm nonresidential	19.97	23.47	38	20.83	22.69	44	20.09	22.93	39	20.52	22.15	44	18.75	21.40	43
Owner-occupied	6.72	7.93	44	6.55	7.70	45	6.66	7.68	43	6.54	7.72	45	6.36	8.03	44
Other	13.25	15.25	39	14.28	14.76	47	13.43	14.95	41	13.98	14.34	48	12.39	13.38	47
Real estate loans secured by farmland	0.04	0.56	37	0.05	0.53	40	0.05	0.54	37	0.06	0.55	41	0.07	0.63	44
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	10.71	23.16	8	1.69	20.31	5	9.37	22.17	10	1.64	19.53	5	1.65	20.32	5
Loans to individuals	0.48	6.02	18	0.66	6.48	22	0.54	6.13	20	0.76	7.13	20	0.84	7.36	21
Credit card loans	0.41	0.50	71	0.54	0.71	71	0.45	0.65	72	0.62	0.81	71	0.68	1.02	73
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	23	0	0.46	24
Other loans and leases	4.38	8.05	45	4.65	9.38	40	4.46	9.09	42	4.61	9.85	38	3.80	9.66	33
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	553.64	382.51	83	565.99	401.07	78	552.79	381.27	82	562.86	391.26	79	567.65	379.80	77
Real estate loans secured by 1-4 family	341.12	124.29	94	358.97	138.65	95	347.39	125.03	95	356.63	138.18	95	365.06	137.84	96
Revolving	17.78	16.14	59	23.87	21.22	60	18.37	17.42	58	23.07	21.26	59	24.99	23.33	61
Closed-end	323.34	106.79	95	335.10	115.78	95	329.02	106.14	96	333.56	115.20	95	340.06	112.79	97
Commercial real estate loans	212.24	237.40	41	206.72	240.54	39	205.11	234.65	39	205.88	229.44	42	202.18	219.72	46
Construction and land development	45.30	35.26	66	46.50	35.93	65	43.84	35.62	64	49.76	34.95	68	58.93	35.36	77
1-4 family	12.27	6.84	78	15.42	6.92	79	12.05	6.34	78	15.32	6.61	79	16.49	7.04	79
Other	33.03	28.01	60	31.07	27.85	57	31.79	28.16	58	34.44	27.32	62	42.44	27.26	73
Multifamily	35.97	34.02	66	33.46	33.54	59	31.60	32.74	60	31.90	31.04	59	29.69	27.85	62
Nonfarm nonresidential	130.97	157.71	36	126.76	159.79	38	129.68	155.06	39	124.22	152.10	41	113.56	147.22	41
Owner-occupied	44.09	52.99	45	39.83	54.16	39	42.99	52.37	42	39.60	53.07	41	38.51	54.89	39
Other	86.88	102.29	39	86.93	103.49	41	86.69	100.54	39	84.62	97.41	44	75.05	91.80	44
Real estate loans secured by farmland	0.27	3.50	37	0.30	3.48	36	0.29	3.44	36	0.35	3.60	38	0.42	4.02	43
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	70.26	145.22	15	10.28	132.09	5	60.49	139.91	12	9.92	122.02	6	9.98	128.82	5
Loans to individuals	3.13	35.91	21	4	40.80	24	3.50	37.47	22	4.60	43.51	24	5.08	42.67	23
Credit card loans	2.67	2.59	72	3.26	3.94	71	2.93	3.30	71	3.75	4.34	71	4.13	5.31	72
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	22	0	2.72	24
Other loans and leases	28.70	47.52	42	28.32	54.71	34	28.77	49.54	39	27.92	52.44	34	23.04	51.79	31
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	25.74	27.81	46	27.55	27.16	47	25.16	27.32	46	27.57	26.45	49	27.14	24.79	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.81	185.94	45	167.64	188.67	42	162.41	183.76	41	166.89	178.57	45	164.39	167.93	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	212.90	243.39	38	207.48	248.20	38	205.40	240.85	39	206.49	236.10	41	202.90	225.98	44

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	10.39	11.92	49	10.64	7.73	75	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47
Liquid assets	41.67	27.16	88	33.73	22.73	83	39.99	26.22	86	34.28	22.44	80	32.91	22.72	80
Investment securities	38.29	18.78	97	32.68	16.91	95	37.05	17.85	96	32.15	16.99	92	34.41	17.27	94
Net loans and leases	51.72	60.99	19	56.95	64.23	20	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Net loans, leases and standby letters of credit	51.84	61.79	19	57.15	65.22	18	53.32	62.48	19	57.26	64.84	22	57.72	65.07	23
Core deposits	89.29	73.69	99	87.43	64.18	99	88.01	70.67	99	87.41	63.09	99	88.80	62.13	99
Noncore funding	1.57	11.95	3	2.68	19.78	1	1.74	14.13	2	2.81	19.36	1	1.40	21.34	0
Time deposits of \$250K or more	1.23	1.96	37	2.38	2.95	49	1.39	2.11	38	2.41	2.94	49	0.97	2.89	21
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.25	1.11	47	0.20	3.69	16	0.27	1.24	41	0.31	3.01	19	0.32	3.67	15
Earning assets that reprice within 1 year	16.59	38.67	5	26.79	39.59	16	17.31	39.38	6	26.43	39.29	15	21.08	40.29	9
Interest-bearing liabilities that reprice within 1 year	4	7.73	28	6.25	10.23	26	4.45	8.20	31	6.30	10.19	23	4.46	10.01	20
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	12.60	29.49	14	20.54	27.26	34	12.86	29.11	13	20.12	26.63	32	16.62	27.38	28
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-10.42	-0.51	20	-9.45	14.37	3	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5
Net short-term noncore funding dependence	-10.86	-6.88	32	-10.25	4.94	8	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17
Short-term investment / Short-term noncore funding	871.83	246.74	92	531.23	77.70	98	409.10	184.19	87	448.31	77.77	97	448.98	66.46	96
Liquid assets - short-term noncore funding / Nonliquid assets	69.41	30.67	91	47.87	16.50	87	64.38	28.18	88	48.94	16.97	87	47.61	16.04	85
Net loans and leases / Total deposits	57.12	76.22	10	63.40	88.34	10	59.49	79.43	10	63.52	90.31	10	63.99	90.08	10
Net loans and leases / Core deposits	57.93	83.77	7	65.15	101.46	4	60.45	88.34	7	65.28	103.93	5	64.71	105	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.98	0.62	91	3.11	1.57	77	3.71	1.57	82	3.54	0.72	96	1.36	-0.82	98
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.01	1.31	21	3.88	3.85	53	4.15	4.31	58	2.84	1.36	82	1.84	-1.98	99
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	40	-0.04				0.02			0		0	-0.05	90
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	8.44	12.84	52	20.51	12.92	65	10.78	11.38	58	22.24	12.67	68	36.18	16.19	79
Available-for-sale securities	91.56	85.49	47	79.49	85.17	35	89.22	87.23	42	77.76	85.40	32	63.82	81.88	20
U.S. Treasury securities	0	5.10	13	10.96	5.04	79	0	4.72	16	7.93	6.15	71	4.37	6.99	56
US agency securities (excluding mortgage-backed securities)	3.87	4.35	65	3.91	3.36	68	3.71	4.01	66	3.25	3.49	62	12.40	4.02	87
Municipal securities	7.78	9.71	57	15.35	8.69	73	8.18	9.83	57	13.89	7.75	74	16.21	9.16	73
Mortgage-backed securities	88.34	66.67	81	69.78	68.40	49	88.10	66.64	77	74.93	67.43	52	67.01	65.45	46
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.01	0.36	32	0	0.35	29	0	0.35	28	0	0.40	30	0	0.42	25
Debt securities 1 year or less	13.98	9.29	76	16.55	10.98	74	3	10.55	23	11.91	11.86	60	3.56	11.91	22
Debt securities 1 to 5 years	2.15	16.09	14	68.72	17.72	94	37.01	17.03	87	72.92	17.94	96	73.38	19.18	96
Debt securities over 5 years	83.86	72.48	63	14.73	67.50	4	59.99	69.86	28	15.17	66.02	6	22.95	64.73	8
Pledged securities	11.76	33.48	20	19.24	36.65	29	12.58	35.67	22	17.26	30.57	35	17.98	33.30	29
Structured notes, fair value	0.25	0.05	91	0	0.04	41	0	0.02	42	0	0.03	42	2.03	0.04	96
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	25.03	156.41	21	58.52	53.90	68	-28.04	183.32	4	134.11	26.69	89	14.90	6.77	65
Investment securities	50.02	31.91	73	3.24	9.51	42	41.18	23.62	78	0.45	11.75	29	6.86	9.42	61
Core deposits	30.77	29.18	63	4.67	12	22	23.37	26.88	45	5.81	11.23	40	5.78	7.29	54
Noncore funding	-25.10	-25.09	55	62.10	16.35	87	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,930,308	2,778,686	2,530,307
Commit: Secured commercial real estate loans	1,361,179	939,311	1,089,967	1,003,189	867,995
Commit: Unsecured real estate loans	54,542	38,764	57,750	42,612	32,575
Credit card lines (reported semiannually, June/Dec)			408,588	420,062	420,328
Securities underwriting	0	0	0	0	0
Standby letters of credit	31,044	38,833	29,900	39,809	47,380
Commercial and similar letters of credit	483	0	483	10	1,704
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	65,957	83,202	52,423	40,677	15,831
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	372,734	377,821	375,149	353,399	258,857
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							11.97	22.01	14	13.91	23.52	18	13.62	24.05	16
Standby letters of credit	0.12	0.67	8	0.19	0.78	18	0.12	0.71	10	0.20	0.84	20	0.26	0.92	23
Commercial and similar letters of credit	0	0.02	46	0	0.02	19	0	0.02	46	0	0.02	35	0.01	0.02	53
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.69	42.67	9	2.27	54.47	9	1.75	48.62	7	1.97	68.47	11	1.48	65.81	9
Interest rate contracts	1.69	30.32	9	2.27	40.32	10	1.75	34.36	8	1.97	47.31	11	1.48	43.84	9
Interest rate futures and forward contracts	0.25	4.59	43	0.41	11.14	41	0.21	6.21	34	0.20	10.67	38	0.09	11.40	35
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	1.44	20.33	17	1.86	23.70	15	1.53	20.83	15	1.77	28.86	15	1.39	26.74	13
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							23.41	42.82	25	25.17	45.53	28	24.15	44.93	23

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	438,691	461,023	427,572	394,076	274,688
Interest rate contracts .....	438,691	461,023	427,572	394,076	274,688
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	65,957	83,202	52,423	40,677	15,831
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	372,734	377,821	375,149	353,399	258,857
<b>Held for trading</b>					
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts .....	438,691	461,023	427,572	394,076	274,688
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less .....	65,958	83,202	52,423	40,677	15,831
Over 1 year to 5 years .....	54,310	27,972	47,028	7,239	0
Over 5 years .....	318,424	349,849	328,121	346,160	258,857
<b>Gross negative fair value (absolute value)</b>					
Held for trading .....	18,606	47,161	38,298	12,275	886
<b>Gross positive fair value</b>					
Held for trading .....	0	0	0	0	0
Non-traded .....	2,620	1,018	443	2,161	6,211
Current credit exposure on risk-based capital derivative contracts .....	1,589	0	0	2,004	6,102
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	15.03	12.82	67	18.05	13.53	69	12.26	14.05	57	10.32	13.49	59	5.76	12.78	47
Exchange-traded .....	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Over-the-counter .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Exchange-traded .....	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Over-the-counter .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps .....	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
84.97	69.64	57	81.95	69.06	60	87.74	68.76	63	89.68	69.75	67	94.24	70.34	69	
<b>Held for trading .....</b>															
Interest rate contracts .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35	
<b>Non-traded .....</b>															
Interest rate contracts .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts .....	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Equity, commodity, and other contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38	
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	100	90.92	78	100	91.11	76	100	91.48	75	100	93.86	75	100	94.47	75
Over 1 year to 5 years .....	15.04	26.80	48	18.05	31.34	47	12.26	32.05	39	10.32	32.17	33	5.76	32.51	26
Over 5 years .....	12.38	28.69	25	6.07	27.94	19	11	27.06	25	1.84	30.45	15	0	31.16	4
72.59	30.03	90	75.89	31.18	92	76.74	29.56	93	87.84	28.09	96	94.24	28.71	97	
Gross negative fair value (absolute value) .....	4.24	1.21	98	10.23	1.98	98	8.96	1.55	99	3.11	0.83	96	0.32	0.72	17
Gross positive fair value .....	0.60	1.70	9	0.22	2.69	5	0.10	2.23	3	0.55	1.19	23	2.26	0.85	94
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	33	0.03	0.11	36	0.02	0.07	40	0.01	0.06	33	0	0.06	10
Gross positive fair value (X) .....	0	0.07	9	0	0.13	6	0	0.09	3	0	0.07	11	0	0.06	21
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	24	0	0.02	19	0	0.02	14	0	0.01	39	0	0.01	54
Current credit exposure (X) .....	0	0.05	15	0	0.09	5	0	0.06	5	0	0.05	16	0	0.04	32
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.61	15	0	1.16	5	0	0.85	5	0.02	0.73	17	0.06	0.53	38

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	149,408	109,093	109,093	100,085	96,603
Gross losses	1,042	1,498	5,499	6,582	7,057
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	398	772	2,332	3,023	2,887
Net losses	644	726	3,167	3,559	4,170
Provision for loan and lease losses	1,941	3,233	43,482	12,567	7,652
Adjustments	0	0	0	0	0
Ending balance	150,705	111,600	149,408	109,093	100,085
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets	0.03	-0.11	76	0.07	0.87	4	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21	
Provision for loan and lease losses / Average loans and leases	0.06	-0.20	76	0.11	1.41	4	0.35	0.82	17	0.11	0.24	33	0.07	0.24	21	
Provision for loan and lease losses / Net loan and lease losses	301.40	-168.35	90	445.32	730.69	47	1,372.97	487.86	89	353.10	130.58	94	183.50	134.68	81	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.49	25	0.96	1.32	22	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54	
Allowance for loan and lease losses / Total loans and leases	1.11	1.47	26	0.96	1.30	23	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54	
Allowance for loan and lease losses / Net loans and leases losses (X)	58.50	18.09	88	38.43	10.10	91	47.18	11.58	92	30.65	8.03	92	24	7.54	89	
Allowance for loan and lease losses / Nonaccrual assets	1,519.20	291.29	96	3,087.14	310.68	96	1,639.50	299.17	96	2,141.18	218.72	96	839.85	214.03	94	
ALLL / 90+ days past due + nonaccrual loans and leases	762.29	246.27	95	963.31	221.69	96	752.65	244.34	95	547.08	151.73	96	706.12	160.51	96	
Gross loan and lease losses / Average loans and leases	0.03	0.24	13	0.05	0.34	13	0.04	0.34	8	0.06	0.28	15	0.07	0.30	17	
Recoveries / Average loans and leases	0.01	0.08	12	0.03	0.07	25	0.02	0.07	17	0.03	0.08	23	0.03	0.09	15	
Net losses / Average loans and leases	0.02	0.16	22	0.03	0.27	13	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39	
Recoveries / Prior year-end losses	7.24	7.39	60	11.73	8.09	79	35.43	33.98	62	42.84	36.22	72	46.15	41.30	67	
Earnings coverage of net loan and lease losses (X)	121.79	25.70	90	105.10	17.23	93	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90	

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.03	45	-0.02	0.01	21	-0.01	0.04	13	-0.01	0.01	16	-0.01	0.02	23
Real estate loans secured by 1-4 family	0	-0.01	67	0	0.01	42	0	0.01	51	-0.01	0.01	23	0	0.01	28
Revolving	0	-0.03	61	0	0	49	0.01	0.01	61	-0.02	0.02	22	-0.02	0.03	23
Closed-end	0	-0.01	72	0	0.01	41	0	0	52	-0.01	0	27	0	0.01	38
Commercial real estate loans	0	0.05	35	-0.04	0.01	9	-0.02	0.07	3	-0.02	0.01	8	-0.03	0.01	15
Construction and land development	0	0	57	0	-0.01	41	-0.04	0	18	0	-0.01	41	0	-0.03	54
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	38	-0.04	0	13	0	-0.01	38	0	-0.02	50
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	29	-0.06	0.02	5	-0.02	0.11	1	-0.03	0.02	8	-0.05	0.02	6
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	-0.01	0.01	9
Other	0	0.06	25	-0.06	0.01	4	-0.02	0.08	2	-0.03	0.01	4	-0.04	0.01	7
Real estate loans secured by farmland	0	0	57	-2.35	0.01	0	-0.55	0.02	1	0	0.01	48	0	0	50
Commercial and industrial loans	0	0.20	23	-0.04	0.48	4	0.04	0.47	15	0.06	0.37	14	-0.04	0.31	5
Loans to individuals	1.42	1.06	68	2.01	1.43	74	1.48	1.13	72	1.65	1.17	72	1.95	1.16	78
Credit card loans	1.72	2.41	32	2.06	3.52	25	1.51	2.92	23	1.52	3.11	22	1.81	2.92	25
Agricultural loans		0.02			0.11			0.19		0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0		0	0			0	
Other loans and leases	0.27	0.09	84	0.57	0.15	86	0.39	0.15	83	0.66	0.15	89	0.88	0.14	94

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	39,656	55,410	66,507	63,625	67,219
90+ days past due loans and leases	9,850	7,970	10,738	14,846	9,043
Nonaccrual loans and leases	9,920	3,615	9,113	5,095	5,131
Total past due and nonaccrual loans and leases	59,426	66,995	86,358	83,566	81,393
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	324	649	1,400	805	2,401
Restructured 90+ days past due	783	1,545	536	766	0
Restructured nonaccrual	577	1,527	1,104	1,717	2,853
Total restructured loans and leases	1,684	3,721	3,040	3,288	5,254
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	7,706	10,126	7,096	11,374	12,427
Other real estate owned	3,456	1,659	3,192	1,124	1,575
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	6,786
Total other assets past due and nonaccrual	0	0	0	0	6,786

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.29	0.33	56	0.48	0.52	50	0.51	0.39	71	0.55	0.43	73	0.62	0.44	80
90+ days past due loans and leases	0.07	0.11	65	0.07	0.12	60	0.08	0.12	62	0.13	0.15	67	0.08	0.17	54
Nonaccrual loans and leases	0.07	0.65	2	0.03	0.57	3	0.07	0.66	3	0.04	0.51	4	0.05	0.54	2
90+ days past due and nonaccrual loans and leases	0.15	0.82	2	0.10	0.75	3	0.15	0.85	2	0.17	0.71	7	0.13	0.75	4
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	55	0.01	0.01	51	0.01	0.01	68	0.01	0.01	55	0.02	0.02	72
90+ days past due restructured	0.01	0	80	0.01	0.01	83	0	0.01	78	0.01	0.01	78	0	0.01	26
Nonaccrual restructured	0	0.13	8	0.01	0.14	12	0.01	0.13	11	0.01	0.14	17	0.03	0.16	15
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.29	0.33	56	0.48	0.52	49	0.51	0.40	71	0.55	0.43	73	0.62	0.44	80
90+ days past due assets	0.07	0.11	64	0.07	0.12	60	0.08	0.12	62	0.13	0.15	66	0.08	0.18	54
Nonaccrual assets	0.07	0.66	2	0.03	0.58	3	0.07	0.67	3	0.04	0.53	3	0.11	0.57	5
30+ days past due and nonaccrual assets	0.44	1.18	8	0.57	1.32	9	0.66	1.29	23	0.73	1.19	31	0.82	1.26	30
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.08	0.50	3	0.06	0.48	4	0.08	0.52	3	0.10	0.44	9	0.11	0.48	10
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.53	4	0.07	0.51	4	0.09	0.55	6	0.11	0.48	9	0.12	0.52	10
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.09	0.58	2	0.09	0.57	5	0.09	0.60	3	0.10	0.53	7	0.12	0.60	9
Allowance for loan and lease losses	14.72	69.27	4	15.77	74.58	4	14.28	66.66	3	17.57	115.41	3	21.52	118.28	5
Equity capital + allowance for loan and lease losses	1.07	5.03	5	0.89	4.68	6	1.01	4.97	7	0.98	4.28	9	1.21	4.79	9
Tier 1 capital + allowance for loan and lease losses	1.07	5.96	2	0.92	5.89	4	1.05	6.05	3	1.01	5.65	7	1.21	6.16	7
Loans and leases + other real estate owned	0.16	0.97	2	0.15	0.91	3	0.16	0.97	2	0.17	0.85	5	0.20	0.96	5

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.21	0.31	39	0.49	0.48	58	0.57	0.39	74	0.58	0.38	80	0.63	0.42	79
90+ days past due .....	0.05	0.13	60	0.05	0.12	62	0.05	0.16	60	0.11	0.16	68	0.06	0.22	53
Nonaccrual .....	0.07	0.76	6	0.03	0.54	4	0.08	0.76	7	0.04	0.46	8	0.05	0.57	5
Commercial and industrial															
30–89 days past due .....	0.15	0.22	47	0.68	0.36	83	0.12	0.23	42	0.58	0.31	81	1.41	0.30	98
90+ days past due .....	0	0.02	33	0.12	0.03	86	0.07	0.03	77	0.06	0.05	68	0.02	0.05	56
Nonaccrual .....	0.10	0.69	9	0.28	0.90	18	0	0.75	3	0.34	0.83	25	0.01	0.76	7
Individuals															
30–89 days past due .....	0.21	0.53	29	0.46	0.84	27	0.28	0.83	20	0.38	0.83	26	0.38	0.84	27
90+ days past due .....	0.15	0.11	73	0.33	0.15	78	0.26	0.14	79	0.28	0.17	76	0.29	0.16	76
Nonaccrual .....	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	25	0	0.23	18
Depository institution loans															
30–89 days past due .....		0.01			0.01			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....		0.17			0.35			0.17			0.24	26		0.17	27
90+ days past due .....		0			0.02			0			0	42		0	43
Nonaccrual .....		0.44			0.76			0.49			0.67	22		0.75	23
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	2.26	0.13	97	0.20	0.26	60	0.07	0.18	54	0.08	0.20	49	0.13	0.17	61
90+ days past due .....	0.67	0.01	97	0.44	0.01	97	0.64	0.01	98	0.46	0.01	97	0.64	0.01	98
Nonaccrual .....	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.11	0.47	12	0.52	0.73	36	0.58	0.65	58	0.46	0.67	40	0.59	0.71	52
	90+ days past due	0.07	0.28	61	0.06	0.24	62	0.06	0.33	57	0.09	0.31	59	0.09	0.46	53
	Nonaccrual	0.03	0.88	3	0.04	0.79	2	0.04	0.89	4	0.05	0.73	1	0.05	0.86	2
Revolving	30-89 days past due	1.19	0.31	91	0.68	0.50	69	0.59	0.48	63	0.80	0.45	83	0.81	0.50	79
	90+ days past due	0.02	0.03	71	0.07	0.03	79	0.18	0.03	90	0.07	0.05	75	0.03	0.05	60
	Nonaccrual	0	1.31	4	0	1.07	5	0	1.13	5	0	1	5	0.02	1.17	9
Closed-end	30-89 days past due	0.05	0.48	7	0.51	0.76	37	0.58	0.65	55	0.43	0.70	37	0.57	0.75	48
	90+ days past due	0.07	0.31	62	0.06	0.27	64	0.06	0.38	57	0.09	0.35	59	0.09	0.53	54
	Nonaccrual	0.03	0.85	4	0.05	0.77	3	0.04	0.87	4	0.05	0.70	4	0.05	0.84	3
Junior lien	30-89 days past due	0.01	0.01	45	0.01	0.02	26	0.03	0.02	73	0.01	0.02	33	0.01	0.03	37
	90+ days past due	0	0	81	0	0	75	0	0	73	0	0	29	0	0	50
	Nonaccrual	0	0.05	17	0.01	0.05	21	0	0.04	19	0.01	0.04	23	0	0.06	20
Commercial real estate	30-89 days past due	0.37	0.22	78	0.43	0.28	77	0.56	0.26	82	0.79	0.18	95	0.71	0.17	95
	90+ days past due	0.03	0.02	75	0.02	0.01	72	0.04	0.02	82	0.15	0.03	90	0.01	0.03	60
	Nonaccrual	0.14	0.62	12	0	0.32	8	0.15	0.62	14	0.03	0.23	14	0.06	0.28	21
Construction and development	30-89 days past due	1.18	0.22	91	0.92	0.32	87	1.16	0.28	89	1.70	0.28	93	1.06	0.21	93
	90+ days past due	0.05	0.01	90	0.07	0.01	87	0.02	0.01	85	0.64	0.02	98	0.04	0.02	79
	Nonaccrual	0	0.50	11	0	0.24	24	0	0.41	11	0	0.20	26	0	0.19	26
1-4 family	30-89 days past due	0.60	0.03	98	0.46	0.06	96	0.61	0.03	98	0.69	0.06	98	0.72	0.06	98
	90+ days past due	0.05	0	96	0.03	0	90	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.58	0.16	87	0.45	0.24	81	0.55	0.22	81	1.01	0.20	91	0.34	0.13	81
	90+ days past due	0	0	38	0.04	0.01	88	0.02	0	90	0.64	0.01	98	0.04	0.02	81
	Nonaccrual	0	0.43	11	0	0.18	29	0	0.35	12	0	0.17	30	0	0.15	31
Multifamily	30-89 days past due	0	0.08	27	0.12	0.10	73	0	0.09	22	0	0.08	19	1.88	0.10	98
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.19	0.20	56	0.33	0.27	67	0.49	0.23	80	0.62	0.14	95	0.23	0.17	68
	90+ days past due	0.02	0.02	75	0	0.02	27	0.05	0.02	84	0	0.03	22	0	0.03	50
	Nonaccrual	0.23	0.78	18	0	0.37	5	0.24	0.80	22	0.06	0.28	15	0.11	0.30	26
Owner Occupied	30-89 days past due	0.14	0.06	83	0	0.11	10	0.26	0.07	92	0.17	0.07	88	0.03	0.09	28
	90+ days past due	0.02	0	90	0	0.01	33	0.05	0	92	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.32	3	0	0.20	6	0	0.27	5	0.05	0.16	28	0	0.17	6
Other	30-89 days past due	0.05	0.12	48	0.33	0.14	80	0.23	0.14	73	0.44	0.07	95	0.20	0.07	85
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	64
	Nonaccrual	0.23	0.40	43	0	0.16	7	0.24	0.44	44	0.01	0.10	20	0.11	0.13	59
Farmland	30-89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due	0.20	0.75	18	0.48	1.31	16	0.28	0.95	20	0.37	1.19	14	0.33	1.22	15
	90+ days past due	0.18	0.56	36	0.40	0.83	36	0.32	0.63	33	0.35	0.78	35	0.36	0.73	36
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	135,351	107,704	132,523	108,517	87,648
Retained earnings	1,775,408	1,687,685	1,749,199	1,674,718	1,554,179
Accumulated other comprehensive income (AOCI)	-193	52,575	58,979	38,319	23,180
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,910,566	1,847,964	1,940,701	1,821,554	1,665,007
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	12,995	13,101	13,022	13,128	13,233
Accumulated other comprehensive income-related adjustments	-193	52,575	58,979	38,319	23,180
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,897,764	1,782,288	1,868,700	1,770,107	1,628,594
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,897,764	1,782,288	1,868,700	1,770,107	1,628,594
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	21,278	21,044	21,730	21,535	50,380
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	21,278	21,044	21,730	21,535	50,380
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	21,278	21,044	21,730	21,535	50,380
<b>Tier 1 Capital</b>	1,919,042	1,803,332	1,890,430	1,791,642	1,678,974
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	154,438	116,351	148,157	113,806	104,500
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	154,438	116,351	148,157	113,806	104,500
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	154,438	116,351	148,157	113,806	104,500
Exited advanced approach tier 2 capital					
Total capital	2,073,480	1,919,683	2,038,587	1,905,448	1,783,474
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	24,722,669	19,876,838	23,816,650	19,675,376	18,459,531
Less: Deductions from common equity tier 1 capital	12,995	13,101	13,022	13,128	13,233
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	24,709,674	19,863,737	23,803,628	19,662,248	18,446,298
Total risk-weighted assets	12,353,838	10,847,791	11,846,360	10,727,020	10,093,243
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	15.36	12.54	87	16.43	11.59	91	15.77	12.35	86	16.50	12.11	90	16.14	12.09	86
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.53	13.31	85	16.62	12.25	91	15.96	13.08	84	16.70	12.78	88	16.63	12.85	86
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.78	15.37	79	17.70	14.01	89	17.21	15.23	82	17.76	14.36	86	17.67	14.45	85
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.77	9.15	10	9.08	9.43	45	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	0	0	0	0	0		
Other insurance activities income .....	0	0	0	0	0		
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	345,194	327,302	342,745	325,116	257,065	5.47	47.54

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets .....		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue .....		2.23			2.84			2.84			7.32			4.86	
Credit related premium income / Total premium income .....		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income .....		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C) .....		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H) .....		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums .....		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	16.68	11	74	17.09	11.59	71	16.80	11.03	74	17.10	11.51	72	14.45	10.22	62
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

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## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	131,533	140,730	133,368	144,344	157,930
Real estate loans	131,502	140,730	133,351	144,344	157,930
Commercial and industrial loans	31	0	17	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	131,533	140,730	133,368	144,344	157,930
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-6.54	-6.17	51	-8.30	12.26	29	-7.60	-2.40	42	-8.60	22.48	31	-2.45	7.24	34
Total selected assets	-6.54	-2.56	46	-8.30	7.32	32	-7.60	2.04	33	-8.60	12.40	29	-2.45	3.24	38
Deposits		2.95			13.75			3.46			10.36			5	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.34	0.36	0.35	0.35	0.27

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	46,858	66,029	198,713	216,382	169,255	-29.03	55.84	
Dividends .....	42,500	61,700	181,400	200,500	155,000	-31.12	54.55	
Interest .....	0	0	0	0	0			
Management and service fees .....	3,432	3,366	13,559	12,029	10,387	1.96	54.11	
Other income .....	926	963	3,754	3,853	3,868	-3.84	171.55	
Income from nonbank subsidiaries .....	0	0	0	13	114		-100.00	
Dividends .....	0	0	0	13	114		-100.00	
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....	46,858	66,029	198,713	216,395	169,369	-29.03	55.66	
Securities gains (losses) .....	0	0	0	0	0			
Other operating income .....	694	79	1,740	1,369	1,132	778.48		
Total operating income .....	47,552	66,108	200,453	217,764	170,501	-28.07	58.28	
<b>Operating Expenses</b>								
Personnel expenses .....	17,147	8,992	36,550	33,507	31,104	90.69	201.25	
Interest expense .....	22	22	89	89	100	0.00	-75.56	
Other expenses .....	5,346	6,159	22,493	25,477	26,306	-13.20	19.30	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	22,515	15,173	59,132	59,073	57,510	48.39	119.38	
Income (loss) before taxes .....	25,037	50,935	141,321	158,691	112,991	-50.85	26.58	
Applicable income taxes (credit) .....	-4,630	-2,912	-11,702	-11,641	-11,146			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	29,667	53,847	153,023	170,332	124,137	-44.91	28.83	
Equity in undistributed income of subsidiaries .....	31,250	4,634	84,665	100,468	146,979	574.36	49.78	
Bank subsidiaries .....	31,250	4,634	84,665	100,468	146,979	574.36	49.78	
Nonbank subsidiaries .....	0	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	60,917	58,481	237,688	270,800	271,116	4.17	38.79	
<b>Memoranda</b>								
Bank net income .....	73,750	66,334	266,065	300,968	301,979	11.18	52.49	
Nonbank net income .....	0	0	0	13	114		-100.00	
Subsidiary holding companys' net income .....	0	0	0	0	0			

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,829,959	91.64	1,761,375	91.73	1,862,545	91.75	1,758,993	1,642,568	3.89	39.17
Common and preferred stock .....	1,803,182	90.30	1,735,477	90.38	1,821,855	89.74	1,716,605	1,600,907	3.90	38.41
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	26,777	1.34	25,898	1.35	40,690	2	42,388	41,661	3.39	120.95
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	949		-100.00
Common and preferred stock .....	0	0	0	0	0	0	0	928		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	21		-100.00
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	9,192	0.46	9,270	0.48	9,877	0.49	9,173	7,645	-0.84	
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	80,064	4.01	71,837	3.74	83,600	4.12	63,713	50,784	11.45	37.84
Cash and due from unrelated depository institution .....	2,000	0.10	2,000	0.10	2,000	0.10	2,000	3,000	0.00	-33.33
Premises, furnishings, fixtures and equipment .....	49,654	2.49	53,141	2.77	50,513	2.49	54,005	57,268	-6.56	-2.00
Intangible assets .....	6,323	0.32	6,322	0.33	6,322	0.31	6,322	6,322	0.02	0.00
Other assets .....	19,769	0.99	16,163	0.84	15,247	0.75	13,111	10,490	22.31	57.79
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,996,961	100.00	1,920,108	100.00	2,030,104	100.00	1,907,317	1,779,026	4.00	38.00
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	43,573	2.18	28,843	1.50	45,962	2.26	41,773	39,271	51.07	126.80
Balance due to subsidiaries and related institutions .....	21,544	1.08	22,257	1.16	21,711	1.07	22,455	54,367	-3.20	-72.21
Total liabilities .....	65,117	3.26	51,100	2.66	67,673	3.33	64,228	93,638	27.43	-38.99
Equity Capital .....	1,931,844	96.74	1,869,008	97.34	1,962,431	96.67	1,843,089	1,685,388	3.36	44.13
Perpetual preferred stock (income surplus) .....	21,278	1.07	21,044	1.10	21,730	1.07	21,535	20,380	1.11	79.05
Common stock .....	100,767	5.05	73,365	3.82	90,073	4.44	70,317	55,432	37.35	134.27
Common surplus .....	34,584	1.73	34,339	1.79	42,450	2.09	38,200	32,217	0.71	281.89
Retained earnings .....	1,775,408	88.91	1,687,685	87.90	1,749,199	86.16	1,674,718	1,554,179	5.20	46.73
Accumulated other comprehensive income .....	-193	-0.01	52,575	2.74	58,979	2.91	38,319	23,180		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,996,961	100.00	1,920,108	100.00	2,030,104	100.00	1,907,317	1,779,026	4.00	38.00
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	21,509	1.08	22,237	1.16	21,697	1.07	22,415	23,104	-3.27	-13.43
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	30,928		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	30,000		-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	12.10	12.54	53	12.59	3.93	97	12.85	7.29	89	15.28	9.68	93	17.16	10.40	94
Bank net income / Average equity investment in banks	16.28	12.55	79	15.37	4.73	95	15.13	7.45	93	18	10.51	90	20.01	11.19	93
Nonbank net income / Average equity investment in nonbanks		12.53			5.73			9.75		7	7.89	61	8.78	7.10	66
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	121.07	95.97	96	113.43	95.67	69	111.94	88.16	85	111.14	82.22	88	111.38	82.56	92
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	22	0.04	3.78	31
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	3.37	17.74	19	2.73	19.50	16	3.45	20.06	17	3.48	20.43	18	5.56	20.88	26
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7	1.78	17.10	18
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	93.34	102.85	9	92.86	103.91	4	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12
Total investment in subs / Equity capital	94.73	108.21	7	94.24	111.18	3	94.91	110.16	5	95.44	111.07	3	97.52	112.48	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.53	0.22	9	-0.57	1.22	11	-0.59	0.47	11	-0.47	0.36	11	-0.31	0.35	17
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	87.13	111.20	39	131.08	154.20	48	101.81	136.59	32	126.15	177.68	33	126.29	162.34	40
Cash from ops + noncash items + op expense / Op expense + dividend	102.17	98.58	48	139.60	176.81	47	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.93	85.35	51	117.31	90.08	65	111.40	134.08	47	107.77	116.34	48	97.81	103.19	42
Pretax operating income + interest expense / Interest expense	13,904.55	1,142.88	99	31,622.73	2,355.68	98	58,887.64	2,016.32	99	78,404.49	1,968.54	98	113,091	2,898.75	97
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	13,904.55	1,357.31	99	31,622.73	1,688.78	99	58,887.64	1,539.23	99	30,617.50	1,632.83	96	2,986.84	1,369.37	85
Dividends + interest from subsidiaries / Interest expense + dividends	110.09	117.86	50	160.79	186.57	55	118.09	150.43	41	158.14	210.80	38	171.20	188.90	46
Fees + other income from subsidiaries / Salary + other expenses	19.37	13.36	74	28.57	14.22	75	29.32	13.95	75	26.93	16.52	72	24.83	16.08	68
Net income / Current part of long-term debt + preferred dividends (X)	408.84	33.13	96	417.72	20.55	93	394.18	35.64	93	485.30	57.11	92	537.93	33.93	96
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.21	3.97	58	4.53	2.60	74	4.86	3.85	63	4.29	2.64	69	3.89	2.61	61
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.05	46	0	0.15	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	0	1.22	40	0	1.57	38	0	1.03	40	0	0.54	40	0	6.54	38
Total	0	1.27	37	0	1.72	34	0	1.13	37	0	0.58	34	0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	130.06	74.87	87	71.22	61.08	65	100.33	81.10	73	74.39	57.84	72	72.91	57.26	68
Dividends declared / Net income .....	63.34	23.13	98	65.58	81.32	55	64.59	42.29	83	46.79	33.08	77	33.38	27.33	62
Net income – dividends / Average equity.....	4.43	9.52	12	4.33	0.55	79	4.55	4.14	55	8.13	6.46	72	11.43	7.33	89
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	110.15	101.14	55	160.88	182.33	56	118.16	132.17	47	158.24	178.13	46	171.26	157.73	52
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0.01	7.53	38	0.13	7.13	50
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	110.15	128.99	47	160.88	229.19	52	118.16	174.85	32	158.25	260.40	32	171.39	215.26	40
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	57.63	30.63	75	93.01	123.04	43	68.18	60.28	57	66.62	66.55	50	51.33	60.71	43
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	4.65	1.08	86	5.07	2.97	82	5.10	1.47	83	4	1.55	81	3.44	1.88	78
Other income from bank subsidiaries.....	1.26	0	98	1.45	0	97	1.41	0	98	1.28	0	98	1.28	0	97
Operating income from bank subsidiaries .....	63.54	33.49	78	99.54	148.03	44	74.69	62.88	60	71.90	69.36	51	56.05	63.43	44
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39		100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38		0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....		0.09			0.19			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84		100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	89.38	58.57	51	93.33	62.43	47	90.50	69.76	44	92.07	67.32	48	90.91	65.18	52
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	7.22	4.11	83	5.09	1.69	85	6.76	1.87	83	5.52	1.81	82	6.09	2.01	83
Other income from bank subsidiaries.....	1.95	0.02	96	1.46	0.07	92	1.87	0.04	94	1.77	0.03	95	2.27	0.02	95
Operating income from bank subsidiaries .....	98.54	71.70	57	99.88	76.26	67	99.13	82.20	64	99.37	78.80	69	99.27	74.20	62
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0.01	2.65	39	0.07	2.57	52
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	0.01	7.29	23	0.07	7.64	33
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		29.59			30.31			27.08			28.33			26.53	